

Attorney Docket No. 53588-002 **RECEIVED**

2165
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Technology Center 2100

Application of:

Group Art Unit No.: 2165

Michael Lewis, et al.

Examiner: NYA

Serial No.: 09/708,124

Filed on: November 2, 2000

For: METHOD AND APPARATUS FOR
EVALUATING FRAUD RISK IN AN
ELECTRONIC COMMERCE TRANSACTION

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

- ☒ 37 C.F.R. §1.97(b).
- ☐ 37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:
- ☐ A statement pursuant to 37 C.F.R. §1.97(e) or
- ☐ A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

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37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

- (1) A statement pursuant to 37 C.F.R. §1.97(e);
- (2) A petition requesting consideration of the Information Disclosure Statement; and
- (3) A check for \$_____ for the fee under 37 C.F.R. §1.17(i) for submission of the Information Disclosure Statement.

37 C.F.R. §1.97(i). Wherein applicants are submitting references before the grant of a patent to be placed in the file but not considered by the Patent office.

- (1) Accordingly, copies of the references as listed on the attached Form PTO 1449 are submitted herewith for placement in the file. No certification or fees are deemed necessary.

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: 3-1-2001



Christopher J. Palermo
Reg. No. 42,056

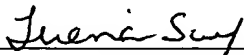
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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, Washington, D. C. 20231 on 3-1-01

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INFORMATION DISCLOSURE CITATION IN AN APPLICATION



(PTO-1449)

 ATTY. DOCKET NO.
53588-0027

 SERIAL NO.,
09/708,124

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 APPLICANT
Michael Lewis, et al.

MAR 06 2001

 FILING DATE
November 2, 2000

 Technology Center 2100
GROUP
2165

U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	5,557,518	9/17/96	Rosen			4/28/94
	5,590,197	12/31/96	Chen et al.			4/4/95
	5,596,642	1/21/97	Davis et al.			9/30/94
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	5,604,802	2/18/97	Holloway			7/18/94
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	5,621,797	4/15/97	Rosen			12/19/95
	5,623,547	4/22/97	Jones et al.			3/6/95
	5,627,972	5/6/97	Shear			5/3/94
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	5,642,419	6/24/97	Rosen			12/19/95
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	5,696,907	12/9/97	Tom			2/27/95
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	5,757,917	5/26/98	Rose et al.			11/1/95
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	5,802,497	9/1/98	Manasse			7/10/95

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EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

<div>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</div> <div><div>PTO-1449</div><div><div>RECEIVED</div><div>MAR 06 2001</div></div></div>			ATTY. DOCKET NO. 53588-0027		SERIAL NO., 09/708,124		
			APPLICANT Michael Lewis, et al.		Technology Center 2100		
FILING DATE November 2, 2000			GROUP 2165				
U.S. PATENT DOCUMENTS							
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
	5,809,144	9/15/98	Sirbu et al.			8/24/95	
	5,812,668	9/22/98	Weber			6/17/96	
	5,815,657	9/29/98	Williams et al.			4/26/96	
	5,819,226	10/6/98	Gopinathan et al.			9/8/92	
	5,822,737	10/13/98	Ogram			2/5/96	
	5,826,245	10/20/98	Sandberg-Diment			3/20/98	
	5,850,442	12/15/98	Muftic			3/26/95	
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EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No
OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)							
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